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Filed by Express Mail Receipt No. EM541100069US on May 10, 1999.

PATENT

The Honorable Assistant Secretary
and Commissioner of Patents and Trademarks
Attention: Patent Applications
Washington, D. C. 20231

Applicant: Terry L. Geer
Serial No. (to be assigned)
For: SYSTEM FOR DEPOSITING AND SUBMITTING
COMMINGLED PAPER AND ELECTRONIC FINANCIAL
INSTRUMENTS INTO THE PAYMENT SYSTEM AND FOR
EFFECTING THE PAYMENT THEREOF

Attorney's Docket No.: 0258100-100244

Sir:

For filing we are herewith enclosing the following:

- (1) Specification: 50 pages, 16 claims 2 independent claims.
- (2) Drawings: 4 sheets.
- (3) Abstract: 1 page.
- (4) Authorization Re: Deposit Account (2 copies).
- (5) A post card receipt on which we ask the Patent Office's acknowledgment of receipt of items 1 - 4 above,

all being filed by Express Mail in accordance with the annexed certificate of filing by Express Mail.

Respectfully submitted,

Edwin M. Baranowski

Edwin M. Baranowski
Reg. No. 27,482

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Certificate of Filing by Express Mail (37 CFR 1.10)

I hereby certify that the enclosed: (1) Specification: 50 pages, 16 claims 2 independent; (2) Drawings: 4 sheets. (3) Abstract: 1 page. (4) Authorization Re: Deposit Account (2 copies). (5) A post card receipt on which we ask the Patent Office's acknowledgment of receipt of items 1 - 4 above, are being deposited with the United States Postal Service together in a envelope, postage prepaid, on May 10, 1999 by Express Mail EM1541100069US addressed to The Honorable Commissioner of Patents and Trademarks, Washington, D.C. 20231, Attention: Patent Applications.

Alexandra B. Urban

Alexandra B. Urban

IN THE UNITED STATES DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

Inventor: Terry L. Geer
Serial No.: To be assigned.
For: SYSTEM FOR DEPOSITING AND SUBMITTING
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EFFECTING THE PAYMENT THEREOF
Attorney's Docket No.: 0258100/100244

To: Assistant Commissioner for Patents
Box Patent Application
Washington, D.C. 20231

Sir:

AUTHORIZATION RE: DEPOSIT ACCOUNT

The Commissioner is authorized to charge any fee required in connection with the filing of this application and to charge any further fees and credit any excess payments that may be incurred during the prosecution hereof to Deposit Account No. 16-2326. A duplicate copy of this paper is provided.

Respectfully submitted,



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Certificate of Filing by Express Mail: I certify that this Authorization re: Deposit Account (2 copies) accompanied by the above Application for Letters Patent of the United States with a cover letter and postcard receipt were sent by Express Mail Receipt No. EM541100069US on May 10, 1999 to The Honorable Assistant Secretary and Commissioner of Patents and Trademarks, Washington, D.C. 20231, BOX PATENT APPLICATION.


Alexandra B. Urban